

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

DALE MESTA  
AMY MESTA  
Debtor(s)

Case No. 17-25101CMB

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/22/2017.
- 2) The plan was confirmed on 03/19/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 07/16/2018, 03/19/2021.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/05/2021.
- 5) The case was completed on 07/17/2023.
- 6) Number of months from filing or conversion to last payment: 67.
- 7) Number of months case was pending: 72.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$83,232.07.
- 10) Amount of unsecured claims discharged without full payment: \$86,202.81.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$120,000.88  
Less amount refunded to debtor \$0.00

**NET RECEIPTS: \$120,000.88**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$8,156.17  
Court Costs \$0.00  
Trustee Expenses & Compensation \$5,304.53  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$13,460.70**

Attorney fees paid and disclosed by debtor: \$775.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXPRESS CENTURION B	Unsecured	3,010.00	2,992.42	2,992.42	608.34	0.00
BANK OF AMERICA NA**++	Unsecured	5,188.00	NA	NA	0.00	0.00
BEST BUY CREDIT SERVICES	Unsecured	1,816.00	NA	NA	0.00	0.00
BETHEL PARK SD (BETHEL) (RE)	Secured	NA	699.02	550.73	550.73	113.19
BETHEL PARK SD (BETHEL) (RE)	Secured	NA	69.91	69.91	69.91	0.00
CAPITAL ONE BANK (USA) NA BY AM	Unsecured	4,081.00	4,248.20	4,248.20	863.63	0.00
CAPITAL ONE NA**	Unsecured	2,772.00	2,953.79	2,953.79	600.49	0.00
CHASE(*)	Unsecured	1,083.00	NA	NA	0.00	0.00
DEPARTMENT STORES NATIONAL B/	Unsecured	1,474.00	1,615.95	1,615.95	328.51	0.00
DEPARTMENT STORES NATIONAL B/	Unsecured	0.00	0.00	0.00	0.00	0.00
HOME DEPOT CREDIT SERVICES	Unsecured	2,432.00	NA	NA	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	1,454.00	1,502.67	1,502.67	305.48	0.00
MUNICIPALITY OF BETHEL PARK (RE	Secured	NA	0.00	0.00	0.00	0.00
MUNICIPALITY OF BETHEL PARK (RE	Secured	NA	0.00	0.00	0.00	0.00
MUNICIPALITY OF BETHEL PARK (SV	Secured	NA	254.30	254.30	254.30	43.86
NTB CREDIT PLAN	Unsecured	538.00	NA	NA	0.00	0.00
PA AMERICAN WATER(*) AKA AMERI	Unsecured	68.29	187.76	187.76	38.17	0.00
PEOPLES NATURAL GAS CO LLC*	Unsecured	30.00	NA	NA	0.00	0.00
PNC BANK NA	Unsecured	20,300.00	NA	NA	0.00	0.00
PNC BANK NA	Unsecured	4,902.38	5,215.34	5,215.34	1,060.25	0.00
PNC BANK NA	Unsecured	17,245.85	17,126.68	17,126.68	3,481.74	0.00
PNC BANK NA	Secured	20,200.00	0.00	0.00	13,600.00	0.00
PNC BANK NA	Secured	80,244.00	0.00	0.00	66,300.00	0.00
QUANTUM3 GROUP LLC AGNT - MO	Unsecured	5,576.00	5,920.85	5,920.85	1,203.67	0.00
QUANTUM3 GROUP LLC AGNT - MO	Unsecured	2,578.00	2,696.65	2,696.65	548.21	0.00
QUANTUM3 GROUP LLC AGNT - MO	Unsecured	368.00	456.64	456.64	92.83	0.00
QUANTUM3 GROUP LLC AGNT - MO	Unsecured	1,283.00	1,367.22	1,367.22	277.95	0.00
QUANTUM3 GROUP LLC AGNT - MO	Unsecured	9,299.00	9,265.05	9,265.05	1,883.52	0.00
THOMAS H DAVIS	Unsecured	12,182.93	12,182.93	12,182.93	2,476.71	0.00
TOYOTA MOTOR CREDIT CORP (TMC	Secured	11,995.00	11,620.97	11,620.97	11,620.97	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	NA	147.45	147.45	29.98	0.00

<b><u>Scheduled Creditors:</u></b>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
VERIZON BY AMERICAN INFOSOURC	Unsecured	534.90	511.45	511.45	103.98	0.00
WEST PENN POWER*	Unsecured	162.33	411.98	411.98	83.76	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$79,900.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$11,620.97	\$11,620.97	\$0.00
All Other Secured	\$874.94	\$874.94	\$157.05
<b>TOTAL SECURED:</b>	<b>\$12,495.91</b>	<b>\$92,395.91</b>	<b>\$157.05</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$68,803.03</b>	<b>\$13,987.22</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$13,460.70</u>	
Disbursements to Creditors	<u>\$106,540.18</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$120,000.88</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/21/2023

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.